

Information to identify the case:	
Debtor 1	Tambra J. Butler
First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 18-26053-JNP	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tambra J. Butler

11/8/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tambra J. Butler
Debtor

Case No. 18-26053-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Nov 08, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:

Recip ID	Recipient Name and Address
db	Tambra J. Butler, 43 Hyacinth Ln, Sicklerville, NJ 08081-2526
517695967	+++ AWL, Inc., 1112 Paradise Drive Ste B, Red Rock, OK 74651
517695970	CBNA Disputes, PO Box 6497, Sioux Falls, SD 57117-6497
517695971	+ CCMUA, 1645 Ferry Ave, Camden, NJ 08104-1360
517695969	Capital One Bank, PO Box 6494, Carol Stream, IL 60197-6494
518512338	+ Citizens Bank NA f/k/a RBS Citizens Bank NA, 10561 Telegraph Rd., Glen Allen, VA 23059-4577
518512339	+ Citizens Bank NA f/k/a RBS Citizens Bank NA, 10561 Telegraph Rd., Glen Allen, VA 23059, Citizens Bank NA f/k/a RBS Citizens Bank, 10561 Telegraph Rd. Glen Allen, VA 23059-4577
517695975	Fedloan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
517695977	Hummingbird Funds/Blue Trust Loan, PO Box 1754, Hayward, WI 54843-1754
517695980	Resort Management Group, 475 Broad Creek Rd, New Bern, NC 28560-9326
517983444	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2023 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 08 2023 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517695965	Email/Text: collections@abcofcu.org	Nov 08 2023 20:49:00	ABCO Federal Credit Union, PO Box 247, Rancocas, NJ 08073-0247
517695966	^ MEBN	Nov 08 2023 20:43:15	Apex Asset management, 2501 Oregon Pike # 120, Lancaster, PA 17601-4890
517695968	EDI: CITICORP.COM	Nov 09 2023 01:39:00	Best Buy Credit SVC, PO Box 9001007, Louisville, KY 40290-1007
517773186	EDI: CAPITALONE.COM	Nov 09 2023 01:39:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517820314	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 08 2023 20:49:00	Citizens Bank, N.A., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517695972	EDI: WFNNB.COM	Nov 09 2023 01:39:00	Comenity Bank/Ashley Stewart, PO Box 182789, Columbus, OH 43218-2789
517695973	EDI: WFNNB.COM	Nov 09 2023 01:39:00	Comenity Capital Bank, PO Box 183043, Columbus, OH 43218-3043
517695974	Email/PDF: creditonebknotifications@resurgent.com	Nov 08 2023 20:51:22	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517797515	Email/Text: BNCnotices@dcmservices.com		

District/off: 0312-1

User: admin

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Date Rcvd: Nov 08, 2023

Form ID: 3180W

Total Noticed: 35

517695976	+ Email/Text: mortgagebksupport@citizensbank.com	Nov 08 2023 20:49:00	Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
517695978	Email/PDF: resurgentbknotifications@resurgent.com	Nov 08 2023 20:49:00	Franklin America Mortgage, 501 Corporate Centre Dr Ste 400, Franklin, TN 37067-2788
517753761	Email/PDF: resurgentbknotifications@resurgent.com	Nov 08 2023 21:01:40	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
517695979	EDI: AGFINANCE.COM	Nov 08 2023 21:01:35	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517723996	+ EDI: AGFINANCE.COM	Nov 09 2023 01:39:00	One Main, PO Box 1010, Evansville, IN 47706-1010
517823548	EDI: PRA.COM	Nov 09 2023 01:39:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
517808359	EDI: Q3G.COM	Nov 09 2023 01:39:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517808357	EDI: Q3G.COM	Nov 09 2023 01:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517695981	EDI: AISTMBL.COM	Nov 09 2023 01:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517718735	+ EDI: AIS.COM	Nov 09 2023 01:39:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517695982	+ Email/Text: chegyi@winslowtownship.com	Nov 08 2023 20:49:00	Township of Winslow, 125 S Route 73, Braddock, NJ 08037-9422
519824744	+ Email/Text: EBN@edfinancial.com	Nov 08 2023 20:48:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
517695983	EDI: WFNNB.COM	Nov 09 2023 01:39:00	Victoria's Secret - Comenity, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor Citizens Bank N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Citizens Bank N.A. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Marisa Myers Cohen	on behalf of Creditor Citizens Bank NA f/k/a RBS Citizens Bank NA nj-ecfmail@mwc-law.com jhillier@mwc-law.com
Tamika Nicole Wyche	on behalf of Debtor Tambia J. Butler daviddanielslaw@gmail.com 16022@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7